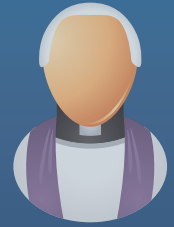
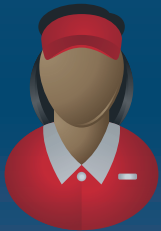


2014 Fahe Annual Meeting



WHO CAN SAVE APPALACHIA?



fahe
Strength in Numbers

TUESDAY, SEPTEMBER 23

10:30 AM	Registration Opens	Pre-Conference Area	
12:00 PM	Networking Lunch - Annual Meeting Kick-off	Salon C	Sponsored by NeighborWorks® America
12:30-1:15 PM	Opening Session - Who Can Save Appalachia?	Salon C	Jim King, Fahe CEO & President
1:15 PM	Break		
1:30-3:00 PM	Affordable Housing Program Funding through FHLB	Salon A	Mary Hernandez, Federal Home Loan Bank, Cincinnati
	Seasoned CFO Panel	Salon B	<ul style="list-style-type: none"> • Kim Carmichel, Eastern Eight CDC • Neil Bedwell, Housing Development Alliance • Mindi Broschart, Randolph Co. Housing Authority • Moderator - Brittney Murphy, Fahe CFO/Director of Finance
	Cut the Confusion: Your Online Presence Clarified	Salon D	Tiffany King, Owner & Creator - Eat at Home
3:00 PM	Break		
3:15-3:30 PM	Comments from Peter Carey	Salon C	Acting Chief Operating Officer, NeighborWorks® America
3:30-4:15 PM	Policy and Advocacy Panel <i>Sponsored by the Housing Assistance Council</i>	Salon C	<ul style="list-style-type: none"> • Retha Patton, Eastern Eight CDC • Dave Clark, Woodlands Dev. Group • Andy Kegley, HOPE, Inc. • Tom Manning-Beavin, Kentucky Highlands Investment Corp. • Moderator - Tom Carew, Fahe EVP Membership & Advocacy
4:15-5:30 PM	Membership Meeting	Salon C	<ul style="list-style-type: none"> • Andy Kegley, Fahe Board Chair • Tom Carew, Fahe EVP Membership & Advocacy • Jim King, Fahe CEO & President
6:00 PM	Reception <i>Music by The Nott Brothers Bluegrass and Traditional www.facebook.com/nottbrothers</i>	Salon E	Gather your refreshments in the Atrium and bring them to Salon E for mingling and music before dinner
7:00-9:00 PM	Dinner	Salon E	

WEDNESDAY, SEPTEMBER 24

7:00 AM	Breakfast begins in the Atrium. Grab your food and join us for conversations in Salon C.	Hotel guests dine for free. If you are not staying at the hotel, see Jackie or Angela for free breakfast coupons.	
7:30-8:30 AM	Round-table Discussions Over Breakfast	Grab your breakfast in the atrium and join us in Salon C for a variety of roundtable discussions.	
8:30 -9:30 AM	Plenary - Creating Opportunity for Change <i>Sponsored by WV Housing Development Fund and Rural LISC</i>	Salon C	<ul style="list-style-type: none"> • Gayle Manchin, WV State Board of Education • David Zuckerman, The Democracy Collaborative
9:30 AM	Break (extended break time to allow for check out)		
10:00-11:30 AM	Anchor Institutions & Community Wealth Building: Aligning Local Resources for Impact	Salon A	David Zuckerman, The Democracy Collaborative
	Contracting Loan Servicing with Fahe: A Primer	Salon B	<ul style="list-style-type: none"> • Angie Badgett, VP Fahe Loan Servicing • Brad Finn, Fahe Collections Manager • Brittney Murphy, Fahe CFO/Director of Finance
	Impact of 501q on Non-Profits <i>Sponsored by CohnReznick, LLP</i>	Salon D	Tom Lanning, CohnReznick LLP
11:45 AM	Lunch <i>Sponsored by Virginia Housing Development Authority</i>	Salon C	
12:30 PM	Awards Ceremony <ul style="list-style-type: none"> • Art Collings Award for Advocacy • Green Energy Efficiency Champion • Dwayne Yost Friend of Fahe Award • Outstanding Single Family Producer Award 	Salon C	<ul style="list-style-type: none"> • Andy Kegley, Fahe Board Chair Presenters: <ul style="list-style-type: none"> • Tom Carew • Pam Johnson • Jim King • Jon Rogers
1:00 PM	State Housing Finance Agencies Panel <i>Sponsored by WV Affordable Housing Trust Fund</i>	Salon C	<ul style="list-style-type: none"> • Erica Boggess, WVHDF • Mike Hawkins, VHDA • Ralph Perrey, THDA • Kathy Peters, KHC • Jim King, Fahe <ul style="list-style-type: none"> • Moderator - Sara Morgan, Fahe
2:00 PM	Adjourn		

TUESDAY AFTERNOON BREAKOUT SESSIONS

Affordable Housing Program Funding through FHLB

Has AHP been a boon and a problem for you? Come meet with Mary Hernandez, Affordable Housing Program Manager, Federal Home Loan Bank-Cincinnati and find out the inside game on AHP!

Seasoned CFO Panel

Brittney Murphy, CFO/VP of Finance at Fahe will moderate a panel of experienced financial officers:

- Kim Carmichel, CFO - Eastern Eight CDC, Johnson City, TN
- Neil Bedwell, Director of Finance - Housing Development Alliance, Hazard, KY
- Mindi Broschart, Financial Mgr. - Randolph Co. Housing Authority, Elkins, WV

Join in as this group of seasoned experts shares their experience in the complexity of financial situations faced by our membership. Our goal is to be able to develop a networking group to offer specific financial areas of expertise to one another.

Cut the Confusion: Your Online Presence Clarified

Tiffany King, creator and owner of "Eat at Home" whose blog reaches nearly 150,000 people, will lead this session. Learn how your website, email lists and social media can all work together to effectively reach your target audience. In this workshop you'll create a plan of action for your organization's digital presence.

WEDNESDAY MORNING BREAKOUT SESSIONS

Anchor Institutions & Community Wealth Building: Aligning Local Resources for Impact

David Zuckerman, author of *Hospitals Building Healthier Communities*, will share community wealth building initiatives across the country and their efforts to align community and institutional resources for greater, more equitable impact. Continuing the discussion from the morning Plenary.

Contracting Loan Servicing with Fahe

Join Fahe Staff: Angie Badgett, VP Fahe Loan Servicing, Brad Finn, Collections Manager and Brittney Murphy, CFO/Director of Finance, for a primer on our loan servicing methodology covering the procedures used to service loans from loan closing to payoff and collection procedures for loans in default. Roles and responsibilities will be discussed.

UBIT Core Concepts, Debt Counseling & 501q

Tom Lanning, Partner in charge of Tax Exempt Practice for CohnReznick LLP will address issues specific to non-profit organizations including when non-profits hold taxable events and the impact of 501q on housing counseling and potential loss of 501c3 status.



GUEST SPEAKER



Peter Carey - Acting Chief Operating Officer, NeighborWorks® America

Peter oversees field operations, national initiatives, information management and the NeighborWorks Services Group. He joins NeighborWorks America after serving for 25 years as President and CEO of Self-Help Enterprises, a NeighborWorks network organization serving the San Joaquin Valley in California. Peter has been involved in rural development work since 1969 and has received national recognition for his work in support of rural housing including the Housing Assistance Council's Clay Cochran Award for Distinguished Service in Housing for the Rural Poor and LISC's Mike Sviridoff National Leadership Award. Earlier this year, he received National NeighborWorks Association's Richard H. Stallings Lifetime Achievement Award. Carey is past president of the

National Rural Housing Coalition, California Coalition for Rural Housing and the National Rural Self-Help Housing Association. He is also a board member for the National NeighborWorks Association and the Housing Assistance Council and sits on the board of governors for the California Housing Consortium and the NeighborWorks Rural Advisory Council.

PLENARY SPEAKERS



Gayle Conelly Manchin

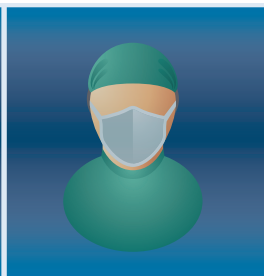
Gayle graduated from West Virginia University, with a Bachelor of Arts in Language Arts & Education and a Master of Arts in Reading. She also holds a second master's specialization in Educational Technology Leadership from Salem International University. While First Lady of West Virginia, she was appointed by the Governor to serve as a member of the State Board of Education, where she now serves as President. She is the Board Chair for Reconnecting McDowell, an American Federation of Teachers initiative serving rural WV, is a past president of the Vandalia Rotary Club of Charleston, and currently serves on the Clay Center Advisory Board. In addition, she is on the Board of Directors for MVB Bank. Nationally, Gayle is a Past-President of the National

State Boards of Education (NASBE). She was appointed by Sec. of Education, Arne Duncan to the FIPSE (Fed. Improvement for Post-Secondary Education). She also serves on the Board for Horton's Kids, a non-profit organization serving at-risk youth in Washington.



David Zuckerman - Research Associate, The Democracy Collaborative

David Zuckerman joined The Democracy Collaborative as a research associate in 2012. Zuckerman is the author of Hospitals Building Healthier Communities: Embracing the Anchor Mission. As a researcher, his work primarily focuses on community economic development strategies that build wealth in low-income communities, with a specific focus on how hospitals and health systems can better support their surrounding communities. Zuckerman has also assisted with multiple feasibility studies of anchor-led economic development projects. He currently serves on the Board of Representatives for the Takoma Park-Silver Spring Co-op. He received both his Master of Public Policy and B.A. degree in Government and Politics from the University of Maryland, College Park.



STATE HOUSING FINANCE AGENCIES PANELISTS

Erica Boggess

Acting Executive Director - West Virginia Housing Development Fund

Ms. Boggess joined the Fund in 1986, serving in various accounting and finance positions. She was appointed Deputy Director in January 2005. Prior to joining the Fund, she worked in public accounting. Ms. Boggess is a graduate of Marshall University and is a Certified Public Accountant.

J. Michael Hawkins, PhD, AICP

Managing Director of Community Outreach - Virginia Housing Development Authority

Mike directs a division comprised of experienced housing and marketing professionals engaged in efforts to build the capacity of housing developers in promoting affordable housing in the context of sustainable communities. He was the Community Development Director for the Newport News Redevelopment and Housing Authority 2000-2005 and the Chesapeake Redevelopment and Housing Authority 1998-2000, directing major neighborhood revitalization efforts in those two cities. Mike is a member of the American Institute of Certified Planners. He holds a Ph.D. in Public Administration & Urban Policy from Old Dominion University.

Ralph Perrey

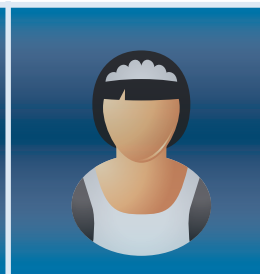
Executive Director - Tennessee Housing Development Authority

Mr. Perry was appointed by the Board of Directors in September 2012; he came to THDA from Fannie Mae, where he held a number of positions including director of the Tennessee Community Business Center, coordinator of the company's Central Appalachian Initiative, and national co-lead of the Public Entities Loan Team. Prior to joining Fannie Mae in 2000 he served on the senior staff of former Tennessee Governor Don Sundquist, and served on the THDA Board three times.

Kathy Peters

Executive Director - Kentucky Housing Corporation

Ms. Peters was named to her current position at KHC in December of 2013. Kathy joined KHC in 1987 as resource development manager. She was named director of The Housing Foundation when it was created in 1989 as a non-profit subsidiary of KHC. Before joining KHC, Kathy spent 14 years in various management positions with Kentucky state government. She is a graduate of Georgetown College and holds a master's degree in public administration from Kentucky State University.



FAHE 2014 ANNUAL MEETING AWARDS

Art Collings Award for Advocacy

Awarded to a Fahe member for greatest advocacy on a state-regional-national basis. This award is named in honor of Art Collings whose unmatched dedication to improving housing conditions for low-income rural Americans is an example for us all to follow.

- 2013 Winner: Tom Manning-Beavin

Fahe Green Energy Efficiency Champion

Awarded to the Fahe member that best promotes green energy efficiency and/or design. The commitment of the organization is demonstrated by innovation, production or impact.

- 2013 Winner: Woodlands Development Group - Elkins, WV



Dwayne Yost Friend of Fahe Award

Awarded to a non-member, in recognition of outstanding contribution to Fahe and the membership. This award is named in honor of Dwayne Yost, Founding Father of Fahe and champion of affordable housing.

- 2013 Winner: David Dangler, NeighborWorks America Rural Initiatives

Outstanding Single Family Producer Award

Awarded to the top single family producer as measured by loans closed by JustChoice Lending.

- 2013 Fahe Member Winner: Frontier Housing - Morehead, KY
- 2013 Non-Member Winner: Pathfinder Services - Huntington, IN

2015 FAHE SPRING MEETING

April 28 & 29, 2015: Executive Director/Housing Chief Symposium at the Fahe Offices in Berea, KY.



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